

In re:
Brittany Moore
Ryan Moore
Debtors

Case No. 22-13671-WJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Jan 09, 2023

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	Brittany Moore, Ryan Moore, 29662 Eastbank Dr, Menifee, CA 92585-9076
41301038	++ FIORE RACOBS AND POWERS, ATTN ERIN A MALONEY, 6820 INDIANA AVENUE, SUITE 140, RIVERSIDE CA 92506-4261 address filed with court., Fiore, Racobs, & Powers, 6820 Indiana Ave Ste 140, Riverside, CA 92506-4261
41301041	Heritage Lake Master Association, 27600 Heritage Lake Dr, Menifee, CA 92585-2627

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QKTANDERSON.COM	Jan 10 2023 05:44:00	Karl T Anderson (TR), 340 South Farrell Drive, Suite A210, Palm Springs, CA 92262-7932
smg	EDI: EDD.COM	Jan 10 2023 05:44:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jan 10 2023 05:44:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Jan 10 2023 05:44:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41301032	EDI: NAVIENTFKASMDOE.COM	Jan 10 2023 05:44:00	Aidvantage / Department of Education, 1891 Metro Center Dr, Reston, VA 20190-5287
41301033	EDI: GMACFS.COM	Jan 10 2023 05:44:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
41301034	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 10 2023 00:49:00	Apple Card / GS Bank, Lockbox 6112, PO Box 7247, Philadelphia, PA 19115-6112
41301035	EDI: AQUAFINANCE.COM	Jan 10 2023 05:44:00	Aqua Finance, 1 Corporate Dr Ste 300, Wausau, WI 54401-1724
41301036	EDI: CAPITALONE.COM	Jan 10 2023 05:44:00	Capital One, PO Box 31293, Salt Lake Cty, UT 84131-0293
41301039	EDI: PHINAMERI.COM	Jan 10 2023 05:44:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
41301042	EDI: IRS.COM	Jan 10 2023 05:44:00	Internal Revenue Service, Centralized Insolvency Operation, Po Box 7346, Philadelphia, PA 19101-7346
41301037	EDI: JPMORGANCHASE	Jan 10 2023 05:44:00	Chase Card Services, PO Box 15369, Wilmington, DE 19850-5369
41301043	EDI: AISMIDFIRST	Jan 10 2023 05:44:00	Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051

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41301046	Email/PDF: OGCRegionIXBankruptcy@hud.gov	Jan 10 2023 00:54:16	US Department of HUD, 1 Sansome St Fl 12, San Francisco, CA 94104-4430
41301044	EDI: PRA.COM	Jan 10 2023 05:44:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
41301045	Email/Text: bankruptcygroup@sce.com	Jan 10 2023 00:49:00	Southern California Edison, PO Box 800, Rosemead, CA 91770-0800

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
41301040	*	GM Financial, PO Box 181145, Arlington, TX 76096-1145

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Benjamin Heston	on behalf of Joint Debtor Ryan Moore bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Debtor Brittany Moore bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Karl T Anderson (TR)	vinland@live.com kanderson@ecf.axosfs.com
Mandy D Youngblood	on behalf of Interested Party Courtesy NEF csbk@gmfinancial.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov
Valerie Smith	on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 7

Information to identify the case:

Debtor 1	Brittany Moore	Social Security number or ITIN	xxx-xx-1980
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Ryan Moore	Social Security number or ITIN	xxx-xx-2857
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Central District of California			
Case number: 6:22-bk-13671-WJ			

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brittany Moore

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 1/9/23

Ryan Moore

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 2 Discharge Date: 1/9/23

Dated: 1/9/23

By the court: Wayne E. Johnson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.